

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16–13321–RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paulette M Wright
185 Dodd Street
East Orange, NJ 07017

Social Security No.:
xxx–xx–9541

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 10, 2022
JAN: lc

Jeanne Naughton
Clerk

In re:
Paulette M Wright
Debtor

Case No. 16-13321-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 10, 2022

User: admin
Form ID: cscnodsc

Page 1 of 4
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2022:

Recip ID	Recipient Name and Address
db	+ Paulette M Wright, 185 Dodd Street, East Orange, NJ 07017-2105
516016927	+ Advantage Assets II Inc, Attn: Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516016928	+ Atlantic Health Employees FEDCU, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
516016929	+ Atlantic Health Employees FEDCU, 100 Madison Avenue, Morristown, NJ 07960-6136
516016930	+ Atlantic Health Systems FCU, 90 Beauvoir Avenue, Summit, NJ 07901
516016936	+ Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
516016939	+ City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500
516016937	City of East Orange, Tax Collector, City Hall, East Orange, NJ 07019
516016938	+ City of East Orange, Water Department, 99 Grove St., East Orange, NJ 07018-4197
516099399	+ East Orange Water Commission, 99 S. Grove St., East Orange, NJ 07018-4108
516016948	M & T Bank, One M & T Plaza, 8th Floor, Buffalo, NY 14203-2399
516016949	M & T Bank, attn: Computershare, PO Box 30170, College Station, TX 77842-3170
516016952	+ M&T Credit Corp., PO Box 4006, Buffalo, NY 14240-4006
516016953	New Jersey Anesthesia Assoc., PO Box 0037, Florham Park, NJ 07932-0037
516016955	+ Officer Tara Balanche, Essex County Sheriff's Office, 50 West Market Street, ref number #15008865 DJ 163173-15), Newark, NJ 07102-1607
516016956	Overlook Hospital Employees Federal Cred, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
516016957	+ Overlook Hospital Employees Federal Cred, Attn: Mr. Stephen Edwards, Esq., 59 Forrest Rd., PO Box 321, Mount Freedom, NJ 07970-0321
516016962	PNC Bank, 300 Guthrie Street, Louisville, KY 40202
516016963	+ PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024
516016964	PNC Bank, Deposit Recovery Unit, 330 Gaither Street, Louisville, KY 40202
516016960	PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
516016961	+ PNC Bank, 300 Bellevue Parkway, Wilmington, DE 19809-3704
516016967	+ PNC Mortgage Servicing, Attn: Bankruptcy Department, 3232 Newmark Dr, Miamisburg, OH 45342-5433
516016968	PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101
516016973	+ Portfolio Recovery Associates, L.L.C., 287 Independence, Virginia Beach, VA 23462-2962
516016981	+ Superior Court of New Jersey, Essex County, 465 Martin Luther King Jr. Blvd, Newark, NJ 07102-1774
516016979	+ Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 005030 15), Newark, NJ 07102-1735
516016980	+ Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 028983-09), Newark, NJ 07102-1735
516016976	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (DC 005030 15), Newark, NJ 07102-1607
516016978	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (DC 028983-09), Newark, NJ 07102-1607
516016977	+ Superior Court of New Jersey, Essex County, 50 W.Market Street, For Notice Only (L 012262 98), Newark, NJ 07102-1607
516016989	+ TD Bank Usa/ Terget Credit Card, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
516016984	+ Target, PO Box 59317, Minneapolis, MN 55459-0317
516016985	Target Credit Card, PO Box 660170, Dallas, TX 75266-0170
516016986	Target Credit Services, Retailers National Bank, PO Box 1581, Minneapolis, MN 55440-1581
516016987	+ Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317

TOTAL: 36

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-2

User: admin

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Date Rcvd: Feb 10, 2022

Form ID: cscnodsc

Total Noticed: 85

		Feb 10 2022 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustregion03.ne.ecf@usdoj.gov	Feb 10 2022 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: susan.mculty@atlantichhealth.org	Feb 10 2022 20:44:00	Atlantic Health EFCU, 99 Beauvoir Avenue, Summit, NJ 07901-3533
516016926	Email/Text: ebn@ltdfin.com	Feb 10 2022 20:44:00	Advantage Assets II Inc, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074
516057999	Email/PDF: ebn_ais@aisinfo.com	Feb 10 2022 20:55:27	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516137532	Email/PDF: ebn_ais@aisinfo.com	Feb 10 2022 20:55:38	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516016940	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Comenity Bank, PO Box 183003, Columbus, OH 43218-3003
516016941	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Comenity Bank/Avenue, P O Box 182789, Columbus, OH 43218-2789
516016942	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Comenity Bank/Dress Barn, PO BOX 183789, Columbus, OH 43218-2789
516016943	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
516016944	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Comenitybank/ Venus, 3100 Easton Square Pl, Columbus, OH 43219-6232
516016945	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 10 2022 20:55:57	Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040
516261126	Email/Text: bnc-quantum@quantum3group.com	Feb 10 2022 20:44:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516016947	+ Email/Text: camanagement@mtb.com	Feb 10 2022 20:44:00	Hudson City Savings Bank, W. 80 Century Rd., Paramus, NJ 07652-1437
516016946	+ Email/Text: camanagement@mtb.com	Feb 10 2022 20:44:00	Hudson City Savings Bank, West 80 Century Road, For Notice Only, Paramus, NJ 07652-1437
516016931	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2022 20:55:35	Chase Bank USA, P0 Box 15922, Wilmington, DE 19850
516016932	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2022 20:55:23	Chase Bank USA, NA, PO Box 15922, For Notice Only, Wilmington, DE 19850
516016933	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2022 20:55:46	Chase Bank USA, NA, PO Box 15922, Wilmington, DE 19850
516016934	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2022 20:55:46	Chase Home Finance, P0 Box 961227, Fort Worth, TX 76161
516016935	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2022 20:55:46	Chase Home Finance LLC, PO Box 44090, Jacksonville, FL 32231-4090
516016950	+ Email/Text: camanagement@mtb.com	Feb 10 2022 20:44:00	M & T Mortgage, PO Box 1288, Buffalo, NY 14240-1288
516016951	Email/Text: camanagement@mtb.com	Feb 10 2022 20:44:00	M and T Mortgage Corp., Default Servicing, 6th Floor, PO Box 840, Buffalo, NY 14240
516101322	Email/Text: camanagement@mtb.com	Feb 10 2022 20:44:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
516172947	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2022 20:44:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516016954	+ Email/Text: signed.order@pfwattorneys.com		

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Total Noticed: 85

		Feb 10 2022 20:44:00	New Jersey Anesthesia Associates, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516016965	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2022 20:44:00	PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516273984	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2022 20:44:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342
516016966	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2022 20:44:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
516016969	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2022 20:55:38	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
516016971	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2022 20:55:50	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
516016970	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2022 20:55:38	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Center, Suite 100, Norfolk, VA 23502
516171440	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 10 2022 20:55:38	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
516016974	Email/Text: signed.order@pfwattorneys.com	Feb 10 2022 20:44:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
516016958	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 20:55:38	Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640
516016959	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 20:55:39	Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
516261848	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2022 20:55:27	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516037184	Email/Text: bnc-quantum@quantum3group.com	Feb 10 2022 20:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516016982	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2022 20:55:25	Synch/jcp, 4125 Windward Plaza, Alpharetta, GA 30005-8738
516016983	+ Email/PDF: gecsed@recoverycorp.com	Feb 10 2022 20:55:46	Synchrony Financial, 777 Long Ridge Road, Stamford, CT 06902-1247
516016988	Email/Text: bankruptcy@td.com	Feb 10 2022 20:44:00	TD Bank N.A., Operations Center, P0 Box 1377, Lewiston, ME 04243
516245235	+ Email/Text: bncmail@w-legal.com	Feb 10 2022 20:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516016991	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 10 2022 20:43:00	Verizon Wireless, PO Box 489, Newark, NJ 07101-0489
516016992	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 10 2022 20:43:00	Verizon Wireless, PO Box 630024, Dallas, TX 75263
516016993	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 10 2022 20:43:00	Verizon Wireless, PO Box 17120, Tucson, AZ 85731-7120
516016990	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 10 2022 20:43:00	Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624
516016995	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Victoria Secrets, PO Box 659562, San Antonio, TX 78265
516016994	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Victoria Secrets, PO Box 182128, Columbus, OH 43218-2128
516016996	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 10 2022 20:44:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

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516016997 + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM

Feb 10 2022 20:44:00

Victoria's Secrets, PO Box 182117, Columbus, OH
43218-2117

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516016975	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court., Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
516016972	*+	Portfolio Recovery Associates, L.L.C., PO Box 12914, Norfolk, VA 23541-0914

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2022 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Paulette M Wright clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Drew Edwards	on behalf of Creditor Atlantic Health EFCU drewedwards@nymcu.org
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor PNC Bank National Association mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

TOTAL: 6